



UMB Banking FAQ

DEMOGRAPHICS AND GENERAL INFORMATION

Company overview: UMB is one of the most established and trusted banks in the HSA industry. Based in Kansas City and founded in 1913, UMB has been a provider of HSA banking solutions for over 20 years. UMB Healthcare Services is a dedicated line of business offering HSAs and healthcare payment solutions.

Website: <https://hsa.umb.com/payers-technology-partners/home>

SAVINGS AND INVESTMENT FEATURES

Interest paid on deposit accounts:

From	To	Rate	APY
\$0.00	\$1,999.99	0.04%	0.04%
\$2,000.00	\$9,999.99	0.05%	0.05%
\$10,000.00	\$24,999.99	0.06%	0.06%
\$25,000.00	Max	0.08%	0.08%

Minimum balance threshold to invest: \$1000

List of available funds: <https://hsainvestments.com/fundperformance/?p=515>

PARTICIPANT/ACCOUNT HOLDER FEES

Monthly investment service fee: \$2.50

Returned deposit item: \$15

Paper statements: \$1.50/quarter

Closing/transfer fee: \$25